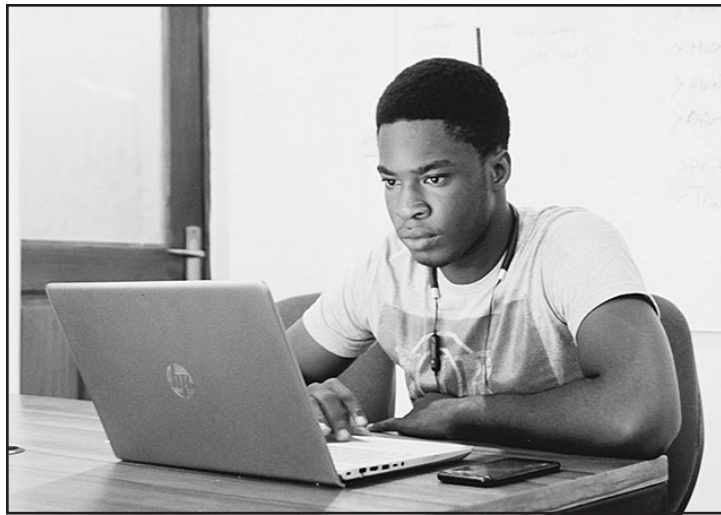


Must-have gadgets for grads



Whether your graduate is venturing into the real world for the first time or continuing his or her education, tech gadgets can help make post-grad life easier and more enjoyable.

From a computer that will likely come in handy for a new job or classes, and a smartwatch to stay organized and on time, to headphones that help concentrate and relax, or a new television to unwind, these gift ideas are perfect for tech-savvy grads in your life.

Laptop: Whether starting a new job, freelancing or pursuing further education, a reliable and powerful laptop is a must-have for graduates. Performance is a key consideration when choosing a laptop. Look for a powerful processor, ample RAM and a high-resolution display to handle demanding tasks such as graphic design, video editing, programming or data analysis. Also keep factors such as portability, battery life and connectivity in mind. Being able to work without interruptions regardless of location allows for seamless flexibility in post-grad endeavors.

Noise-canceling headphones: The right headphones can be a game-changer, blocking out unwanted noise and creating a peaceful listening experience while studying in a noisy coffee shop, commuting on a crowded train or trying to relax in a busy apartment. Look for noise-canceling headphones with cushioned ear cups and adjustable headbands to provide a snug and comfortable fit even through extended wear to provide the ability to focus on work or enjoy favorite music with minimal distractions.

Smartwatch: Not just a stylish accessory, a smartwatch is also a useful tool for staying connected and organized.

From tracking fitness goals and monitoring sleep patterns to receiving notifications, answering calls and making payments with a flick of the wrist, advanced smartwatch features make it easy to stay on top of opportunities and responsibilities. Plus, with customizable faces and interchangeable bands, most watches can be styled to match personal tastes for any occasion.

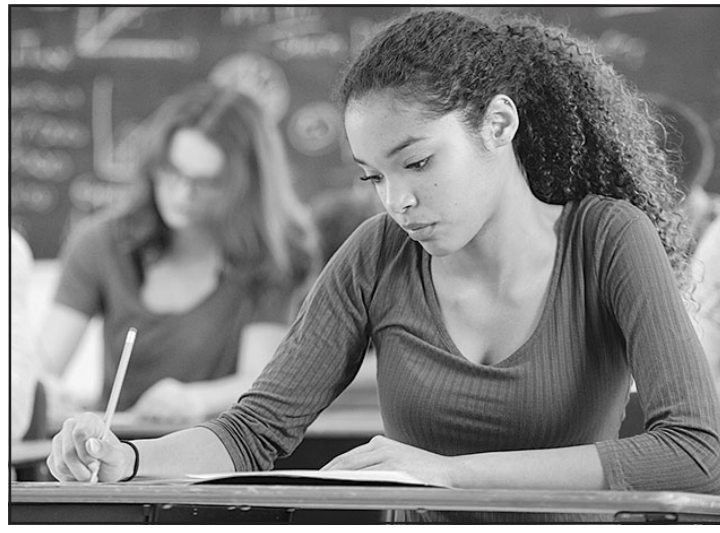
Portable charger: A portable charger is an essential gadget for anyone who is always on the go. With the increasing reliance on smartphones and other portable devices, having a reliable source of power is crucial. Available in various sizes and power outputs, these convenient devices can easily fit in a bag or pocket and often feature multiple USB ports to charge multiple devices, including smartphones, tablets, smartwatches, cameras and more, whenever and wherever needed.

Smart TV: Transform that dorm room or new apartment into a home theater with a smart television. With the ability to connect to the Internet and access a wide range of popular streaming services, favorite movies and TV shows are never more than the push of a button away. Available in a variety of sizes, you can pick an option to fit nearly any living space. Some models even allow the user to control the TV using voice commands or smartphone apps and offer integration with other smart devices to turn the living room into a true multimedia hub.

Find more gift ideas for grads at eLivingtoday.com.

--Family Features/ photo courtesy Unsplash

Tips to ace college entry exams



Because most colleges and universities require applicants to submit ACT or SAT results as part of admissions consideration, prepping for the test itself can be a critical component of that process.

While it can oftentimes be hard to deal with the anxiety that comes with a rigorous test meant to show your mastery of certain subjects and concepts, such as reading and mathematics, consider these test prep tips to help boost your score while simultaneously lowering stress.

Register early: To allow yourself as much flexibility as possible, taking college entrance exams during your junior year of high school is encouraged. If you don't get an ideal score, you can refine your approach and retake the exam with a better idea of what to expect.

Take a practice test: Any test prep plan should start with a practice SAT or ACT exam. Taking practice tests under realistic conditions can help you gain a better understanding of the content of the test, improve your time management and help combat test anxiety. You can use your practice test as a baseline to set goals and focus the rest of your prep on areas you would like to improve before the real thing.

Sign up for a prep course: If you find studying on your own difficult or not as successful as you'd hoped, a prep course can put you through the paces and

hold you accountable. Complete with homework and in-class practice, prep classes can range from small groups to larger classes taught by test experts. Some school districts even offer after-school programs dedicated to ACT or SAT prep.

Gather supplies: To help reduce test-day stress, gather everything you'll need the night before. Check the list of banned items -- cell phones aren't permitted -- to make sure you don't accidentally bring something you're not allowed to have. Ensure your bag is packed with your admission ticket, valid photo identification, several sharpened pencils with erasers, an approved calculator (with fresh batteries) and a watch, if allowed.

Get a good night's sleep and eat breakfast: While it can be tempting to stay up late the night before the test to cram, you're likely to perform better with a full night's sleep. Sleep is important for retention, and eating a balanced breakfast before heading out the door can aid in your ability to focus. To make your morning easier, prep breakfast before bed to keep an early morning from starting even earlier.

Remember, the college admissions process involves more than just test scores. Visit eLivingtoday.com for more education tips and information.

--Family Features/photo courtesy Getty Images

Seven budget-friendly gardening hacks



Gardening can be a simple way to beautify your yard, relieve stress and save money on your grocery bill, but like any hobby, you can get carried away buying necessary equipment.

Fun, frugal and environmentally friendly, these tricks can help you create a cost-effective garden:

1. Use a yardstick and permanent marker to mark inches and feet on the handle of your rake, shovel or hoe. The next time you plant, simply lay the marked handle along the row to create perfectly spaced holes for seeds.

2. Line the bottom of a clay pot with a coffee filter to keep soil from leaking out the bottom.

3. Use empty plastic water bottles or clear milk jugs to fill the bottom of large pots. They reduce the weight of the pot and require less soil to fill.

4. To test your seeds to see if they're still viable for this planting season, place a wet paper towel inside a zip-top bag, drop in three to four seeds and wait a week to see if anything grows.

5. One way to help prevent weeds is lining your garden with a layer of newspaper. Just top

two or three sheets of newsprint with a layer of pine needles, grass clippings or dried leaves for an eco-friendly and inexpensive weed barrier.

6. Keep gardening twine handy. Nail a funnel to your potting bench with the spout pointing downward, feed the twine through and your string will never go missing. For a more portable solution, place a ball of twine inside a canning jar, make a hole in the lid and feed the end of the twine through the hole. Now, you can take twine anywhere, tangle-free.

7. There is no need to buy expensive potting systems for starting seedlings. Place several cardboard toilet paper rolls inside a clean plastic clamshell, like those used for pre-made salads. Fill each cardboard tube with potting soil and plant. Once your seedlings grow too tall for the clamshell, simply tear off the top lid.

Find more ideas for creating a garden without spending a bundle at eLivingtoday.com.

--Family Features/ photo courtesy Unsplash

What is National Police Week?

In 1962, President Kennedy proclaimed May 15 as National Peace Officers Memorial Day and the calendar week in which May 15 falls, as National Police Week. National Police Week is a collaborative effort of many organizations dedicated to honoring America's law enforcement community. National Police Week pays special recognition to those law enforcement officers who have lost their lives in the line of duty for the safety and protection of others.

The 36th Annual Candlelight Vigil was held on Monday, May 13, Wednesday, May 15 was Peace Officers Memorial Day and May 12-18, 2024 is Police Week.

-- National Law Enforcement Officers Memorial Fund (nleomf.org)

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023

Table with financial data for Amalgamated Life Insurance Company, including Total Assets, Liabilities, and Surplus.

I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2024. (SEAL)

JON GODFREAD, Commissioner of Insurance, STATE OF NORTH DAKOTA, OFFICE OF THE COMMISSIONER OF INSURANCE, COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2023 conformable to the requirements of the laws of this State regarding the business of insurance and

WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,

NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2025.

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023

Table with financial data for American Bankers Life Assurance Company, including Total Assets, Liabilities, and Surplus.

I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2024. (SEAL)

JON GODFREAD, Commissioner of Insurance, STATE OF NORTH DAKOTA, OFFICE OF THE COMMISSIONER OF INSURANCE, COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2023 conformable to the requirements of the laws of this State regarding the business of insurance and

WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,

NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2025.

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023

Table with financial data for ACE Life Insurance Company, including Total Assets, Liabilities, and Surplus.

I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2024. (SEAL)

JON GODFREAD, Commissioner of Insurance, STATE OF NORTH DAKOTA, OFFICE OF THE COMMISSIONER OF INSURANCE, COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2023 conformable to the requirements of the laws of this State regarding the business of insurance and

WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,

NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2025.

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023

Table with financial data for American Fidelity Life Insurance Company, including Total Assets, Liabilities, and Surplus.

I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2024. (SEAL)

JON GODFREAD, Commissioner of Insurance, STATE OF NORTH DAKOTA, OFFICE OF THE COMMISSIONER OF INSURANCE, COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2023 conformable to the requirements of the laws of this State regarding the business of insurance and

WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,

NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2025.

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023

Table with financial data for American Health and Life Insurance Company, including Total Assets, Liabilities, and Surplus.

I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2024. (SEAL)

JON GODFREAD, Commissioner of Insurance, STATE OF NORTH DAKOTA, OFFICE OF THE COMMISSIONER OF INSURANCE, COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2023 conformable to the requirements of the laws of this State regarding the business of insurance and

WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,

NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2025.

ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023

Table with financial data for American Health and Life Insurance Company, including Total Assets, Liabilities, and Surplus.

I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2024. (SEAL)

JON GODFREAD, Commissioner of Insurance, STATE OF NORTH DAKOTA, OFFICE OF THE COMMISSIONER OF INSURANCE, COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2023 conformable to the requirements of the laws of this State regarding the business of insurance and

WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,

NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2025.